

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Lisa M Keyser**  
Debtor(s)

Bankruptcy Case No.: 13-70218-JAD  
Issued Per Nov. 2, 2017 Proceeding  
Chapter: 13  
Docket No.: 57 - 48, 49  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated September 27, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The claim of Somerset County Tax Claim Bureau at Claim No. 5 shall receive no further distributions based on representation that the prepetition debt has been paid in full.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: November 8, 2017

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa M Keyser  
 Debtor

Case No. 13-70218-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: jhel  
 Form ID: 149

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 Total Noticed: 49

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db +Lisa M Keyser, 2608 Graham Avenue, Windber, PA 15963-2130  
 cr +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,  
 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636  
 13595020 +AES/PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1419  
 13595026 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13595028 +CBCS, P.O. Box 163006, Columbus, OH 43216-3006  
 13595025 +Cambria Somerset Radiology, 239 Main Street, Suite 400, Johnstown, PA 15901-1640  
 13595027 +Capital Tax Collection Bureau, P.O. Box 60547, Harrisburg, PA 17106-0547  
 13595029 +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
 13595030 +Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641  
 13595031 +Conemaugh Memorial Medical Center, Attn: Patient Accounting, 1086 Franklin Street,  
 Johnstown, PA 15905-4305  
 13604118 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13595035 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184  
 13595038 +HSBC/Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642  
 13595041 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13595043 +NCC, 245 Main Street, Dickson City, PA 18519-1641  
 13621207 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE SUITE #300, MOORPARK, CA 93021-2602  
 13597916 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13595044 +Penelec, P.O. Box 3687, Akron, OH 44309-3687  
 13595045 +Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893  
 13691945 +Pennsylvania Electric Co., 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688  
 13595046 +PennyMac Loan Services, LLC, P.O. Box 514387, Los Angeles, CA 90051-4387  
 13595052 +Somerset County Tax Claim Bureau, 300 N. Center Avenue, Suite 370,  
 Somerset, PA 15501-1470  
 13595053 +The Bureaus, 1721 Central St, Evanston, IL 60201-1507  
 13595054 +The Law Office of Edwin A. Abrahamsen, & Associates, P.C., 120 N. Keyser Avenue,  
 Scranton, PA 18504-9701  
 13595057 +WFNNB-Fashion Bug, P.O. Box 659728, San Antonio, TX 78265-9728  
 13595058 +WFNNB/Lane Bryant, 4590 E Broad Street, Columbus, OH 43213-1301  
 13595059 +Windber Medical Center, ATTN: Cashier, 600 Somerset Avenue, Windber, PA 15963-1397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13595021 +E-mail/Text: seinhorn@ars-llc.biz Nov 09 2017 01:09:55 American Credit & Collections, LLC,  
 P.O. Box 264, Taylor, PA 18517-0264  
 13595022 +E-mail/Text: bankruptcy@acbhq.com Nov 09 2017 01:08:30 American Credit Bureau,  
 2755 S Federal Hwy, Boynton Beach, FL 33435-7742  
 13671660 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 09 2017 01:09:08 Asset Acceptance LLC,  
 P.O. Box 2036, Warren, MI 48090-2036  
 13595023 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Nov 09 2017 01:09:08 Asset Acceptance Llc,  
 Po Box 1630, Warren, MI 48090-1630  
 13595024 +E-mail/Text: ACF-EBN@acf-inc.com Nov 09 2017 01:08:19 Atlantic Credit and Finance, Inc.,  
 2727 Franklin Road SW, Roanoke, VA 24014-1011  
 13595033 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 09 2017 01:09:35 Credit Management Co,  
 2121 Noblestown Road, Pittsburg, PA 15205-3956  
 13595032 +E-mail/Text: kcarter@creditmanagementcompany.com Nov 09 2017 01:09:35 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13595036 +E-mail/Text: data\_processing@fin-rec.com Nov 09 2017 01:08:32  
 Financial Recovery Services, Inc, P.O. Box 385908, Minneapolis, MN 55438-5908  
 13595037 E-mail/PDF: gecsedirecoverycorp.com Nov 09 2017 01:13:11 GE Money Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 13595040 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2017 01:18:56 LVNV Funding, LLC,  
 P.O. Box 10497, Greenville, SC 29603-0497  
 13675521 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2017 01:19:19  
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13674678 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2017 01:19:07  
 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13674675 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2017 01:19:07  
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13595039 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2017 01:19:08 Lvnv Funding Llc,  
 Po Box 740281, Houston, TX 77274-0281  
 13595042 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 09 2017 01:09:12 Midland Funding,  
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 13595047 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2017 01:19:21  
 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541  
 13656758 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2017 01:08:38  
 Quantum3 Group LLC as agent for, Fortis Capital IV LLC, PO Box 788,  
 Kirkland, WA 98083-0788

District/off: 0315-7

User: jhel  
Form ID: 149

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Nov 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13639657 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2017 01:08:38  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13595048 +E-mail/Text: bankruptcy@remitcorp.com Nov 09 2017 01:09:16 Remit Corp, 36 W Main St,  
Bloomsburg, PA 17815-1703  
13595050 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 09 2017 01:13:15 Sallie Mae, P.O. Box 9500,  
Wilkes Barre, PA 18773-9500  
13601962 +E-mail/PDF: pa\_dc\_claims@navient.com Nov 09 2017 01:18:56 Sallie Mae Trust,  
c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496  
13595056 +E-mail/Text: BKRMailOps@weltman.com Nov 09 2017 01:09:22  
Weltman, Weinberg & Reis Co., L.P.A., c/o James C. Warmbrodt, Esquire, 436 Seventh Avenue,  
Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PennyMac Corp.  
13678668\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13595051\* +Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500  
13595055\* +The Remit Corp, 36 W Main St, Bloomsburg, PA 17815-1703  
13595034 ##+Edwin A. Abrahamsen & Associates, P.C., c/o Michael F. Ratchford, Esquire,  
120 N. Keyser Avenue, Scranton, PA 18504-9701  
13595049 ##+Rui Credit Services In, 225 Broadhollowrd, Melville, NY 11747-4809

TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PennyMac Loan Services, LLC agornall@goldbecklaw.com,  
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor PennyMac Loan Services, LLC bkgroup@kmlawgroup.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
Jill Manuel-Coughlin on behalf of Creditor PennyMac Corp. jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
Kenneth P. Seitz on behalf of Debtor Lisa M Keyser thedebterasers@aol.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7